Case 16-22979 Doc 1 Fill in this information to identify your case:		Entered 07/18/16 17:13:48 age 1 of 65	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)	<u> </u>		
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

## Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify	Yourself	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full nar	me Markell	
Write the name t	First name hat is on	First name
your government picture identifica	tion (for	Middle name
example, your dr		
license or passp	Last name	Last name
Bring your pictur identification to y with the trustee.		Suffix (Sr., Jr., II, III)
2. All other nar	mes vou	
	n the last First name	First name
8 years		
Include your mar	Middle name rried or	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last	- ^^ - ^0	xxx - xx
Security nur		OR
federal Indiv Taxpayer Identification number (ITIN	vidual 9 xx - xx- n	9 xx - xx-

Markell Case 16-22979 Doc 1 Filed 07/11-8/11-6 Entered 07/18/16 (14.7) 13:48 Desc Main Debtor 1 Page 2 of 65 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 9023 S May Number Street Number Street 60620 Chicago Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Debtor 1 Markell Case 16-22979 Doc 1 Filed 07/16/16 Entered 07/18/16 (18/76/143:48 Desc Main

Document Document Page 3 of 65 Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District \_\_\_\_ When Case number MM / DD / YYYY 10. Are any bankruptcy ₩ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or When District Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

this bankruptcy petition.

Markell Case 16-22979 Doc 1 Filed 07/11/8/11/16 Entered 07/418/116/11/7:413:48 Desc Main Debtor 1 Page 4 of 65 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{\phantom{a}}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Number Street that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Explain Your Efforts to Receive a Briefing About Credit Counseling

## 15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one:

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

I have a mental illness or a mental Incapacity.

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

### I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the

internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Markell Case 16-22979 Doc 1 Filed 07/11-8/11-6 Entered 07/18/16 (14.7:413:48 Desc Main Debtor 1 Page 6 of 65 Document of the Document of th **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Markell Thompson Signature of Debtor 2 Signature of Debtor 1 Executed on 7/18/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Markell Case 16-22979 Doc 1 Filed 07/118/616 Entered 07/118/616 (ill-78/13:48 Desc Main Document Plane Page 7 of 65

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

prrect.		
/s/ Daniel Giannola Signature of Attorney for Debtor		Date 7/18/2016 MM / DD / YYYY
Daniel Giannola Printed name		
Semrad Law Firm Firm name		
Street		
City	State	Zip Code
Contact phone		Email address dgiannola@semradlaw.com
Bar number		State

<u> Case 16-22979 Doc 1 Filed 07/18/16 Fntered 07/1</u>8/16 17:13:48 Desc Main Fill in this information to identify your case: Debtor 1 Markell Thompson First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$1,650.00 1b. Copy line 62, Total personal property, from Schedule A/B ...... \$1,650.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$8,000.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$16,245.00 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... \$24,245.00 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$2,384.59 Copy your combined monthly income from line 12 of Schedule I.....

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$2,134.00

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Document Plant Plant Plant Plant Page 9 of 65

Par	t4: Answer These Questions for Administrative and Statistical Records								
6. /	6. Are you filing for bankruptcy under Chapters 7, 11, or 13?								
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.								
	✓ Yes.								
7. \	What kind of debt do you have?								
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual prim family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C.	,							
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. C this form to the court with your other schedules.	check this box and submit							
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Copy 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	Official	\$2,970.57						
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:								
	From Part 4 on Schedule E/F, copy the following:	Total claim							
	9a. Domestic support obligations (Copy line 6a.)	\$0.00							
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$8,000.00							
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00							
	9d. Student loans. (Copy line 6f.)	\$0.00							
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00							
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00							
	9g. <b>Total.</b> Add lines 9a through 9f.	\$8,000.00							

	Case 16-22979	Doc 1	Filed 07/18/16	Entered 07/18/16	17:13:48	Desc Main
Fill in this i	information to identify your case:					
Debtor 1	Markell		Thom	ipson		
	First Name	Middle	Name Last N			
Debtor 2 (Spouse, it	f filing) First Name	Middle	Name Last N	Name		
United Sta	ates Bankruptcy Court for the:	Northern	District of II			
Case num (If known)	ber		(	State)		
Officia	I Form 106A/B					Check if this is an amended filing
Sched	dule A/B: Propei	rty				12/1
esponsibl vrite your l Part 1:	where you think it fits best. Be le for supplying correct inform name and case number (if known bescribe Each Residence own or have any legal or equence. No. Go to Part 2	nation. If more sown). Answer even	pace is needed, attach ery question. Land, or Other Rea	a separate sheet to this form.	. On the top of a	ny additional pages,
뇓	Yes. Where is the property?					
1.1			What is the property  Single-family home		the amount of any	cured claims or exemptions. Put y secured claims on Schedule D:
	Street address, if available, or o	ther description	Duplex or multi-un		Creditors Who H	lave Claims Secured by Property.
			Condominium or co	operative	Current value of entire property?	
			Manufactured or m	obile home		
	Number Street		Land		Deceribe the ne	ture of very ourserable
	Number Street		Investment property	/	interest (such as	ture of your ownership s fee simple, tenancy by
	City State	Zip Code	- Timeshare Other		the entireties, o	r a life estate), if known.
			Debtor 1 only Debtor 2 only Debtor 1 and Debt At least one of the	in the property? Check one. or 2 only debtors and another ou wish to add about this item	(see instruc	s is community property tions)
			property identification		, 50011 05 10001	
If you o	own or have more than one, list he Street address, if available, or o		What is the property Single-family home	9	the amount of any	cured claims or exemptions. Put y secured claims on Schedule D: lave Claims Secured by Property.
			Condominium or or Manufactured or m	poperative	Current value of entire property?	
	Number Street  City State	Zip Code	Investment property Timeshare Other	/	interest (such a	ture of your ownership s fee simple, tenancy by r a life estate), if known.
	•		Debtor 1 only Debtor 2 only Debtor 1 and Debtor	in the property? Check one. or 2 only debtors and another	Check if thi	s is community property ctions)

Other information you wish to add about this item, such as local property identification number:

Debtor 1 Markell Case 16-22979 Doc 1 First Name Middle Name	Filed 07/18/16 Entered 07/18/16	്ഷി-7ംപി3: <u>48 Desc Main</u>
1.3 Street address, if available, or other description	Documes The Page 11 of 65  What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Current value of the portion you own?
Number Street  City State Zip Code	Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	Who has an interest in the property? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Other information you wish to add about this item, property identification number:  all of your entries from Part 1, including any entries the	for pages
Part 2: Describe Your Vehicles  Do you own, lease, or have legal or equitable interest in your own that someone else drives. If you lease a vehicle, also is a cars, vans, trucks, tractors, sport utility vehicles, motorcy is not you will be a considered in the case of the constant of th	so report it on Schedule G: Executory Contracts and Unex	
Yes		
3.1 Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:  Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Current value of the portion you own?
3.2 Make  Model: Year: Approximate mileage:  Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:  Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Current value of the portion you own?
	At least one of the debtors and another  Check if this is community property (see instructions)	

Debtor 1	Markell Case 16-22979 Doc 1 First Name Middle Name	Filed 07/18/16 Entered 07/18/16  Document Page 12 of 65	മെഷ്ട് 3: <u>48 Desc Main</u>
3.3	Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:  Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Current value of the portion you own?
4 Wat		instructions)  Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  her recreational vehicles, other vehicles, and accessorites of the decessories of t	
	No Yes	iit, iistiing vesseis, showmobiles, motorcycle accessories	
4.1	Make Model: Year: Approximate mileage:  Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:  Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Current value of the portion you own?
4.2	Make Model: Year: Approximate mileage:  Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:  Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Current value of the portion you own?
		all of your entries from Part 2, including any entries to the control of the cont	

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st Name Middle Name Document

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**Describe Your Personal and Household Items** Part 3: Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No ✓ Yes. Describe... Used Furniture \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Nο Yes. Describe... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles **✓** No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments **✓** No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$600.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver **~** No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses **✓** No Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1100.00 for Part 3. Write that number here

Debtor 1 Markell Case 16-22979 Doc 1 Filed 07/16/16/16 Entered 07/16/16/16/16/16/16/13:48 Desc Main
First Name Middle Name Document Page 14 of 65

Part 4: Describe Your Financial Assets

Current value of the portion you own?

Do	you own or have a	ny legal or equitable inter	rest in any of the following	g?	portion you own?  Do not deduct secured claims or exemptions.
	✓ No	in your wallet, in your home, in a sa	afe deposit box, and on hand when yo	ou file your petition  Cash:	
17.			certificates of deposit; shares in creating with the same institution, list each		
	☐ No ✓ Yes		Institution name:		
		17.1. Checking account:	Bank of America		\$550.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks vestment accounts with brokerage	firms, money market accounts		
	✓ No ☐ Yes	Institution or issuer name:			
19.	an LLC, partnership, a	-	ed and unincorporated business	es, including an interest in	
	✓ No  Yes. Give specific information about them	Name of entity		% of ownership:	

Doc 1 Filed 07/11-8/11-6 Entered 07/11-8/11-6 (147:413:48 Desc Main Document Page 15 of 65 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Give specific information about Issuer name: them.... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans **✓** No Type of account: Institution name: Yes. List each account separately. 401(k) or similar plan: 401(k) or similar plan: Pension plan: Pension plan: IRA: IRA: Retirement account: Retirement account: Keogh: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others **✓** No Institution name: Yes.... Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) **✓** No Issuer name and description: Yes....

Debt	or 1	Markell Ca First Name	se 1	6-22979	Doc 1			Entered @7/18/1 Page 16 of 65	166 (11k77) id 3: <u>48</u>	Desc Main
24.				<b>ation IRA, in a</b> ), 529A(b), and		a qualifie	d ABLE progra	m, or under a qualified st	ate tuition program	
		No I Yes	Instituti	ion name and d	escription. Sep	arately file	the records of a	any interests.11 U.S.C. § 52°	1(c):	_
25.		rcisable for No	r your		s in property	(other th	an anything lis	ted in line 1), and rights o	or powers	
26.	∐ Pat	Yes. Descri		trademarks to	rada sacrats	and other	r intellectual pro	onerty		
20.	Exa		net dor					sing agreements		
27.			ling pe	s, and other ge			ssociation holdin	ngs, liquor licenses, professi	ional licenses	
Mor	ney	or propei	rty o	wed to you?	?					Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Тах	refunds ow	ed to	you						
		you alr	them, i ready f	information ncluding whethe iled the returns ears	er				Federal: State: Local:	
29.		nily support		lump sum alimo	ny, spousal su	oport, child	I support, mainte	nance, divorce settlement, p		
	<b>✓</b>	No							A E	
	Ц	Yes. Give sp	oecific i	information					Alimony:  Maintenance:	
									Support:	
									Divorce settlemen	
									Property settlemer	t:
30.		<i>nples:</i> Unpai	id wag	one owes you es, disability ins rity benefits; unp			-	pay, vacation pay, workers' c	compensation,	
	=	No Yes. Describ	be							
		<b>-</b> 50011k								

Debt	tor 1	Markell Case 16 First Name	-22979	Doc 1 Middle Name	Filed 07/18/166  Document	Entered @7/418/n Page 17 of 65	16 (147) v13: <u>48</u> D	esc Main
31.		rests in insurance p mples: Health, disabili		ance; health		redit, homeowner's, or rente	r's insurance	
		No Yes. Name the insura of each policy and list			Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trust		meone who has died ceeds from a life insurance	policy, or are currently entitle	d to receive	
33.					n have filed a lawsuit or nace claims, or rights to sue	nade a demand for payme	nt	
		No Yes. Describe						
34.		er contingent and u	ınliquidated	claims of ev	very nature, including co	ounterclaims of the debtor	and rights	
		No Yes. Describe						
35.	_	financial assets you	ı did not alrea	ndy list			'	
	=	Yes. Describe						
36.			-			ies for pages you have at		\$550.00
Part	5:	Describe Any Bı	usiness-Re	elated Pro	perty You Own or H	ave an Interest In. Li	st any real estate ir	n Part 1.
37.	Do y	ou own or have any	y legal or equ	itable intere	est in any business-relat	ed property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	_	ounts receivable or	commissions	you alread	y earned			o. o.o.npiono
		No Yes. Describe						
39.		ce equipment, furni mples: Business-relate			odems, printers, copiers, fa	ax machines, rugs, telephone	es, desks, chairs, electroni	c devices
		No Yes. Describe						

		Markell Case 16 First Name		Doc 1	Filed 07/18/186  Document	Entered @7/18/18 Page 18 of 65	66.61km3v313: <u>48 D</u>	esc Main
40.	Mac	chinery, fixtures, eq	uipment, sup	plies you us	se in business, and tools	of your trade		
	<b>✓</b>	No						
		Yes. Describe						
41.	Inve	entory						
	$\overline{\mathbf{V}}$	No						
	=	Yes. Describe						
42.	Inte	rests in partnershi	ps or ioint ve	entures				
	<b>✓</b>		. ,					
					Name of entity:		% of ownership:	
		Yes. Give specific information about						
		them		•				
				•				
								_
43. <b>C</b>	Custo	omer lists, mailing	lists, or other	r compilatio	ns			
	<b>✓</b>							
		Yes. Do your lists inc	clude personal	ly identifiable	information (as defined in	11 U.S.C. § 101(41A))?		
		No						
		Yes. Descri	ibe					
		_						
44.	Any	business-related p	roperty you o	lid not alread	dy list			
	<b>✓</b>	No						
		Yes. Give specific		•				
		information		•				
				•				
				•				<u> </u>
			•			for pages you have attach		
Part	6:	Describe Any F	arm- and (	Commerciand list it in	al Fishing-Related P	roperty You Own or H	ave an Interest In	
46.	Do	you own or have a	ny legal or eq	uitable inter	est in any farm- or comm	ercial fishing-related prope	erty?	
		No. Go to Part 7.				•		Current value of the
	Ħ	Yes. Go to line 47.						portion you own?
		100. 00 10 1110 17.						Do not deduct secured claims
								or exemptions
47.		m animals	.le	1 <i>f</i> :!-				
	±xa.	mples: Livestock, pou	uπy, rarm-raise	ed tish				
	$\overline{\mathbf{V}}$	No						
		Yes. Describe						

Deb	tor 1 Markell Case 16-22979 First Name	Doc 1 Middle Name		<u>Entered</u> @7/41/8/116/14/7/413:48 Page 19 of 65	Desc Main	_
48.	Crops-either growing or harveste	ed	Doddinent	1 age 10 01 00		
	<b>✓</b> No					
	Yes. Describe					_
49.	Farm and fishing equipment, imp	lements machi	inery fixtures, and tools	of trade		
10.	No	nomonio, maoni	inory, rixtaroo, aria toolo	, or trade		
	Yes. Describe					
50.	Farm and fishing supplies, chem	icals, and feed				
	✓ No					
	Yes. Describe					_
51.	Any farm- and commercial fishing	g-related proper	ty you did not already lis	st		
	<b>✓</b> No					
	Yes. Describe					_
	dd the dollar value of all of your er art 6. Write that number here					
IOI F	art o. Write that number here					
Part	7: Describe All Property Yo	ou Own or Ha	ive an Interest in Th	nat You Did Not List Above		
53.			ot already list?			
	Examples: Season tickets, country clu	ub membership				
	✓ No					
	Yes. Give specific information					
54. A	dd the dollar value of all of your er	tries from Part	7. Write that number her	re	•	-
Part	8: List the Totals of Each F	Part of this F	orm			
55. <b>F</b>	Part 1: Total real estate, line 2			<b>&gt;</b>		
	,					
1	part 2 total vehicles, line 5					
57. <b>P</b>	art 3: Total personal and househo	ld items, line 15	\$1100.00			
58. <b>P</b>	art 4: Total financial assets, line 36	;	\$550.00			
59. <b>F</b>	Part 5: Total business-related prop	erty, line 45				
60. <b>F</b>	Part 6: Total farm- and fishing-rela	ted property, lin	e 52			
61. <b>F</b>	Part 7: Total other property not list	ed, line 54		<del></del> -		
62. 1	Total personal property. Add lines 5	6 through 61	\$1650.00	<u> </u>	+ \$1650.00	
	<del>-</del>	-	φ1030.00	Copy personal property		
					\$1650.00	
63. <b>T</b>	otal of all property on Schedule A/	<b>B.</b> Add line 55 +	line 62		7.000.00	-

Filli	in this inform	Case 16-22979 ation to identify your case:	Doc 1 Filed 07/	18/16 Entered 07/1	8/16 17:13:48	Desc Main
	otor 1	Markell First Name	Middle Name	Thompson  Last Name		
	otor 2 ouse, if filing)		Middle Name	Last Name		
Unit	ted States Ba	inkruptcy Court for the:	Northern E	District of Illinois		
	se number nown)			(State)		
Of	ficial F	orm 106C			1	Check if this is a amended filing
Sc	hedul	C: The Prop	erty You Claim	as Exempt		12/1
For s to exer exer exer oror	each iten o state a s mpted up eive certa mption of perty is d  t1: Ident Which set	n of property you classecific dollar amount to the amount of an in benefits, and tax-100% of fair market etermined to exceed ify the Property You of exemptions are you cle claiming state and federal e claiming federal exemptions.	t as exempt. Alternative y applicable statutory exempt retirement function value under a law that that amount, your executaring? Check one only, even nonbankruptcy exemptions. 11 u.s.c. § 522(b)(2)	st specify the amount of rely, you may claim the full limit. Some exemptions ds—may be unlimited in a limits the exemption to emption would be limited an if your spouse is filing with you.	ull fair market value —such as those for dollar amount. How a particular dollar to the applicable s	r health aids, rights to wever, if you claim an amount and the value of the
		ription of the property an lle A/B that lists this prop		Amount of the exemption yo	·	cific laws that allow exemption
			Copy the value from Schedule A/B			
	Brief description	Used Clothing	\$600.00	<b>▽</b>		735 ILCS 5/12-1001(a)
	Line from Schedule A			\$600.00  100% of fair market value, u applicable statutory limit		
	Brief	Used Furniture	\$500.00	✓		735 ILCS 5/12-1001(b)
	description Line from Schedule A		4000.00	\$500.00  100% of fair market value, u applicable statutory limit		
3.	(Subject to	adjustment on 4/01/19 and o		5? es filed on or after the date of adjus n 1,215 days before you filed this c	,	

No Yes

Debtor 1 Markell Case 16-22979 First Name Filed 07/18/16 Entered 07/18/16/17:43:48 Desc Main Document Page 21 of 65 Doc 1 Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Bank of America Line from Schedule A/B: 17	\$550.00	\$550.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

Fill in this informa	Case 16-22979 ation to identify your case:		iled 07/18/16	Entered 07/18/	/16 17:13:48	Desc Main	
Debtor 1	Markell First Name	Middle Na	Thomp me Last N				
Debtor 2 (Spouse, if filing)	First Name	Middle Na	me Last N	ame			
United States Ba	nkruptcy Court for the:	Northern	District of III	inois State)			
Case number (If known)							-:f-4 -::
	orm 106D le D: Credite	ore Who	Have Clair	ne Sagurad	by Propo	am	eck if this is ar ended filing
Be as comple correct inforr	ete and accurate as mation. If more space top of any addition	possible. If tw ce is needed, c	o married people opy the Addition	are filing together al Page, fill it out, ı	, both are equally	y responsible for	
No. Ch	ditors have claims secur neck this box and submit th Il in all of the information b	is form to the court w	•	s. You have nothing else t	o report on this form.		
Part 1: List A	All Secured Claims						
claim. If mor	ured claims. If a creditor he than one creditor has a the claims in alphabetica	particular claim, list	he other creditors in Pa	•	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

		Case 16-22979	Doc 1 File	ed 07/18/16	Entered 07	<u>7/1</u> 8/16 17:13:48	Desc	Main	
Fill i	n this inform	ation to identify your case:			g。				
Deb	otor 1	Markell First Name 2	Mistalla Nasa	Thomp		-			
Deh	otor 2	First Name	Middle Name	e Last N	ame				
	ouse, if filing)	First Name	Middle Name	e Last N	ame	-			
Unit	ted States Ba	nkruptcy Court for the:	Northern	District of III	inois				
	se number			(5	State)				
•	nown)								
		orm 106E/F					Chec	k if this is an	amended filing
Sc	chedu	le E/F: Cred	itors Who	o Have U	nsecure	d Claims			12/15
party 106A are li the b	to any executes to any executes (A/B) and on steed in Schooxes on the	and accurate as possible, cutory contracts or unexp Schedule G: Executory C edule D: Creditors Who H e left. Attach the Continua	ired leases that cou contracts and Unexp fold Claims Secure tion Page to this pa	ald result in a claim. Dired Leases (Offician Directly If mo Directly If mo Directly If mo Directly In a claim.	Also list executo al Form 106G). Do ore space is need	ry contracts on <i>Schedu</i> o not include any credito ed, copy the Part you no	le A/B: Propers with particed, fill it out	<i>erty</i> (Officia ally secured , number th	I Form I claims that e entries in
Part		II of Your PRIORITY							
1.		editors have priority unsec	cured claims agains	st you?					
	Yes.	o to Part 2.							
2.	List all of y identify what possible, list Part 1. If me	vour priority unsecured class type of claim it is. If a claim it the claims in alphabetical or than one creditor holds alanation of each type of claim	has both priority and order according to the a particular claim, list	I nonpriority amounts e creditor's name. If y the other creditors in	, list that claim here ou have more than n Part 3.	and show both priority and two priority unsecured cla	d nonpriority a	mounts. As i	much as
							Total claim	Priority amount	Nonpriority amount
2.1		rtment of Revenue- Bankrup	otcy Section	- Last 4 digits of a	ccount number		\$0.00	\$0.00	\$0.00
	Priority Cree PO Box 643	ditor's Name 38		When was the de	_	 n/a			
	Number	Street			_	: Check all that apply.			
	Chicago	Illinois	60664	Unliquidated					
	City	State	Zip Code	Disputed					
	who incur ✓ Debtor	red the debt? Check one. 1 only		Type of PRIORITY	/ unsecured clain	n:			
	Debtor	2 only		Domestic sup	port obligations				
	Debtor	1 and Debtor 2 only		✓ Taxes and cert	ain other debts you	owe the government			
	At least	one of the debtors and anoth	ner		ıth or personal injur	y while you were			
	Check	if this claim relates to a co	ommunity debt	intoxicated Other. Specify					
	Is the clain	subject to offset?		Curion Opeony					
	<b>✓</b> No								
	Yes								
2.2	IRS 1 Priority Cree	ditor's Name		- Last 4 digits of a	ccount number_		\$8,000.00	\$8,000.00	\$0.00
	PO Box 734	6		When was the de	ebt incurred?	n/a			
	Number	Street		As of the date you	u file, the claim is	: Check all that apply.			
	Philadelphia	Pennsylvania	19101	Contingent					
	City	State	Zip Code	Unliquidated					
	Who incur Debtor	red the debt? Check one. 1 only		Disputed					
	Debtor			Type of PRIORITY	unsecured clain	n:			
		1 and Debtor 2 only		=	port obligations				
		one of the debtors and anot	ner		•	owe the government			
	=	if this claim relates to a co		Claims for dea intoxicated	th or personal injur	y while you were			
		subject to offset?	•						
	<b>✓</b> No			<del></del>					
	Yes								

Markell Case 16-22979 Doc 1 Filed 07/11-8/11-6 Entered 07/11-8/11-6 (147:413:48 Desc Main Debtor 1 Documernt Page 24 of 65 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 City of Chicago Parking \$4,000.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Tickets Other. Specify Is the claim subject to offset? **V** No Yes 4.2 Comcast \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 11621 E. Marginal Way # 5 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 98168 Seattle Washington Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Cable Is the claim subject to offset? I✓I No Yes 4.3 COMMONWEALTH FINANCIAL \$653.00 Last 4 digits of account number Nonpriority Creditor's Name 245 Main St When was the debt incurred? 2/1/2016 Street Number As of the date you file, the claim is: Check all that apply. Contingent 18519 Pennsylvania Scranton Unliquidated City Zip Code Who incurred the debt? Check one. Debtor 1 only I✓I Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims

Yes

**✓** No

Is the claim subject to offset?

Check if this claim relates to a community debt

Other. Specify

✓

Debts to pension or profit-sharing plans, and other similar debts

001 Collection; Collecting for ORIGINAL

CREDITOR: MEDICAL PAYMENT

DATA

Markell Case 16-22979 Doc 1 Filed 07/18/16 Entered 07/18/16 (1/18/16):48 Desc Main
First Name Document Page 25 of 65

12: Your NONPRIORITY Unsecured Claims - Continuation Page 

After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
GO FINANCIAL   Nonpriority Creditor's Name   4020 E INDIAN SCHOOL RD   Number   Street	Last 4 digits of account number	\$7,416.00
Yes	Last 4 digits of account number	\$3,676.00

Debtor 1 Markell Case 16-22979 Doc 1 Filed 07/118/126 Entered 07/118/146 (14/7)/13:48 Desc Main

irst Name

amount here.

6j. Total. Add lines 6f through 6i.

Middle Name

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Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$8,000.00 6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6c. \$0.00 6d. Other. Add all other priority unsecured claims. Write that \$0.00 amount here. 6e. Total. Add lines 6a through 6d. \$8,000.00 **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h. 6i. Other. Add all other nonpriority unsecured claims. Write that 6i.

\$16,245.00

6j.

	Case 16-22979	9 Doc 1 Filed 0	7/18/16	Entered 07/1	L8/16 17:13:48	Desc Main	
Fill in this inform	ation to identify your case				0/10 17:10:40	Dese Main	
Debtor 1	Markell First Name	Middle Name	Thomps				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Na	ame			
United States Ba	ankruptcy Court for the:	Northern	_ District of Illin	nois rate)			
Case number (If known)			(3.				
Official F	Form 106G				1		Check if this is ar amended filing
Schedul	e G: Execut	ory Contracts	and Und	expired Le	eases		12/1
	l, copy the additional p	ole. If two married people are age, fill it out, number the e					
1. Do you ha	ive any executory	contracts or unexpired	d leases?				
No. Ched	ck this box and file this for	m with the court with your other	er schedules. Yo	u have nothing else t	o report on this form.		
Yes. Fill i	n all of the information be	elow even if the contracts or lea	ases are listed o	on Schedule A/B: Pro	pperty (Official Form 106A	/B).	
		npany with whom you have the instructions for this form in the in					ple, rent,
Person	or company with whor	n you have the contract or le	ease		State what the contract	t or lease is for	

		Case 16-22979	0 Doc 1 Filad (	7/19/16 Entored	<u>07/1</u> 8/16 17:13:48	Desc Main
Fill	in this inform	ation to identify your case		WIN I MEIEU	07710/10 17.13.40	Desc Main
De	btor 1	Markell		Thompson		
_		First Name	Middle Name	Last Name		
-	btor 2 oouse, if filing	First Name	Middle Name	Last Name	_	
Un	ited States Ba	ankruptcy Court for the:	Northern	District of Illinois		
	se number (nown)			(State)	_	
						Check if this is a amended filing
O	fficial F	orm 106H				Ç.
Sc	hedul	e H: Your Co	odebtors			12/1:
in th	ne boxes on ry question.	the left. Attach the Add	litional Page to this page. C		Pages, write your name and c	e, fill it out, and number the entries ase number (if known). Answer
2.	Louisiana, N No. G Yes. D	levada, New Mexico, Pue o to line 3. id your spouse, former sp lo	erto Rico, Texas, Washington, pouse, or legal equivalent live	and Wisconsin.) with you at the time?	unity property states and territor.  name and current address of th	ies include Arizona, California, Idaho,
		cs. III Willori community s	state of territory did you live:	1	name and current address of th	at poison.
		Name of your spouse, for	ormer spouse, or legal equival	lent		
		Number Street			_	
		City	State	Zip Code	<del>-</del>	
3.	as a codeb	tor only if that person i	s a guarantor or cosigner.	Make sure you have listed th		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> olumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

	10.000		-4040 -		18/16 17:13:48	Desc Main	
Fill in th	nis information to identify		ппене наск	23010	0/10 17.13.40	Desc Main	
Debtor 1	Markell	2000	Thompson	20 01 00	1		
	First Name	Middle Name	Last Name				
Debtor 2					Check if th		
Spouse, i	if filing) First Name	Middle Name	Last Name		☐ An am	ended filing	
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois (State)			lement showing pos ses as of the followin	st-petition chapter 13 ng date:
Case num (If known)	nber		(Otato)		MM / E	DD / YYYY	
Officia	al Form 106I				_		
	dule I: Your Inc	ome					12/15
	vrite your name and ca	se number (if known). <i>I</i>	Answer every qu	estion.			
1.	Fill in your employment		Debtor 1		Debtor	2	
	information.	Employment status					
	If you have more than one job,	Employment status	<ul><li></li></ul>		Emplo	mployed	
	attach a separate page with information about additional employers.	Occupation					
		Employer's name					
	Include part time, seasonal, or self-employed work.	Employer's address	Number Street		Number St	reet	
	Occupation may include student						
	or homemaker, if it applies.						
			City	State	Zip Code City	State	Zip Code
		How long employed there?	?				
	Give Details About I	Monthly Income	have nothing to report	for any line, w	rite \$0 in the space. Inclu	de your non-filing sp	oouse unless you
are sepa		re than one employer, combine	the information for all	employers for	that person on the lines be	elow. If you need mo	ore space, attach
	tte sheet to this form.			For Del	otor 1 For Deb	-	•
		y, and commissions (before a loulate what the monthly wage w			\$3,442.83	g opedoo	
	timate and list monthly overt		3.		+ \$0.00		

4. Calculate gross income. Add line 2 + line 3.

\$3,442.83

Debtor 1 Markell Case 16-22979 Filed 07/118/116 Entered @7418/16 17:13:48 Desc Main Doc 1 Middle Name Documentame Page 30 of 65 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$3,442.83 5. List all payroll deductions: \$800.15 5a. Tax, Medicare, and Social Security deductions 5a. 5b. 5b. Mandatory contributions for retirement plans \$0.00 5c. Voluntary contributions for retirement plans 5c. \$34.43 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$89.12 5f. Domestic support obligations 5f. \$0.00 5q. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. + \$134.55 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$1,058.24 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$2,384.59 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 monthly net income. 8a. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 \$0.00 8g. Pension or retirement income 8g. 8h. Other monthly income. Specify: 8h. -\$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$2,384.59 \$2,384.59 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$2,384.59 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

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Part 2: Give Details About Monthly Income

	For Debtor 1	For Debtor 2 or non-filing spouse
oll deductions. Specify:		
	<u>\$11.05</u>	
	\$123.50	

	Case 16-22	979 Doc 1	Filed 07/1	18/16 Fn	<u>tered 07/1</u> 8/1	6 17:13:48	Desc Maii	n
Fill in this inform	nation to identify your	case:						
Debtor 1	Markell			Thompson				
	First Name	Middle	Name	Last Name				
Debtor 2 (Spouse, if filing	) Eirst Nama	Middle	Name	Last Name		Check if this is:		
(Opouse, ii iiiiiig	/ First iname	ivildale	Name	Lastiname		An amended filir	ng	
United States B	ankruptcy Court for th	ne: Northern	Di	strict of Illinois	[		nowing post-petition  he following date:	on chapter 13
Case number				(State)		expenses as on t	ne ioliowing date.	
(If known)						MM / DD / YYY	Y	
Official F	Form 106J							
	e J: Your l	=						12/15
nformation. If n								ber
1. Is this a join		enoid						
No. Go								
			-10					
Yes. Do	_	a separate househol	a?					
L	No							
	Yes. Debtor 2 mus	st file Official Forms 10	6J-2, Expenses t	for Separate Hoเ	sehold of Debtor 2.			
2. Do you have	e dependents?	No						
Do not list De	ebtor 1 and	Yes. Fill out this info		Dependent's re	•	Dependent's	Does depen	dent live
Debtor 2.		each dependent		Debtor 1 or De	btor 2	age	with you? No.	
				Child		5 years	Yes.	
3. Do your exp	onege include						100.	
	people other	No						
than	Г	Yes						
yourself and dependents	•	_						
Part 2: Estin	nate Your Ongoi	ing Monthly Expe	enses					
•	f a date after the ba	ur bankruptcy filing d ankruptcy is filed. If t	•	•	• • • • • • • • • • • • • • • • • • • •	•	•	
		on-cash government ed it on <i>Schedule I:</i> )					Yo	our expenses
	or home ownership the ground or lot. 4.	expenses for your re	esidence. Include	e first mortgage	payments and		4.	\$300.00
If not inclu	ıded in line 4:							
4a. Real es	tate taxes						4a	\$0.00
4b. Propert	y, homeowner's, or re	enter's insurance					4b.	\$0.00
4c. Home n	naintenance, repair, a	nd upkeep expenses					4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

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First Name Doc 1

Document Page 33 01 03		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$200.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$200.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$335.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$100.00
10. Personal care products and services	10.	\$100.00
11. Medical and dental expenses	11.	\$50.00
<ol> <li>Transportation. Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments</li> </ol>	12.	\$350.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$50.00
<ul><li>15. Insurance.</li><li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li></ul>		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$149.00
15d. Other insurance. Specify:	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify: Non Court Ordered Child Support	19.	\$300.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

Debtor 1	Markell Case 16-22979 First Name	Doc 1	Filed 07/16%/166	Entered 07/18/16 (147/13:48	Desc Main		
21. <b>Other</b> .	Specify:		Documetht <sup>me</sup>	Page 34 of 65	21	\$0.00	
22. Calcu	late your monthly expenses.					\$2,134.00	
22a. A	dd lines 4 through 21.					\$0.00	
22b. C	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2						
22c. A	22c. Add line 22a and 22b. The result is your monthly expenses.						
23. Calcu	late your monthly net income.						
23a. Copy line 12 (your combined monthly income) from Schedule I.						\$2,384.59	
23b. C	23b. Copy your monthly expenses from line 22 above.						
	23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c						
24. <b>Do yo</b>	ou expect an increase or decrea	ase in your exp	penses within the year af	ter you file this form?			
	xample, do you expect to finish pa gage payment to increase or decr	, , ,	•				
<b>✓</b> N	No						
□ Y	'es					7	
	Explain here:						

Fill in this	Case 16-22979 information to identify your case:	Doc 1 Filed 0	7/18/16	ed 07/18/16 17:13:48	Desc Main
			Thomason		
Debtor 1	Markell First Name	Middle Name	Thompson  Last Name	<del></del>	
Debtor 2					
(Spouse,	if filing) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois		
Case nun	nher		(State)		
(If known)				<del></del>	
Offici	al Form 106Dag			<u></u>	Check if this is a amended filing
	al Form 106Dec	_			arriended lilling
Decla	aration About an	Individual De	btor's Sched	ules	12/1
lf two mar	ried people are filing together,	both are equally responsi	ble for supplying correc	t information.	
property k 1519, and	by fraud in connection with a ba				ing property, or obtaining money or rs, or both. 18 U.S.C. §§ 152, 1341,
Did y	you pay or agree to pay someo	ne who is NOT an attorney	to help you fill out bank	ruptcy forms?	
	No	•			
			Attack Danker into	· Datition Duamanada Nation Daala	untinum and
Ш	Yes. Name of person		Attach Bankruptcy Signature (Official	≀ Petition Preparer's Notice, Declai Form 119).	ation, and
	er penalty of perjury, I declare they are true and correct.	that I have read the summa	ary and schedules filed w	vith this declaration and	
<b>X</b> /s/ N	Markell Thompson		×		
	ature of Debtor 1			ire of Debtor 2	<del></del>
Date	7/18/2016		Date		
Date	MM/DD/YYYY			MM/DD/YYYY	

Fill	in this inform	Case 16-2297 nation to identify your cas		Filed 07/18/16	Entered 07/	18/16 17:13:48	Desc Main
	otor 1	Markell		Thomps	son	7	
Deb	otor 2	First Name	Middle N	Name Last Na	ame		
		First Name	Middle N	Name Last Na	ame		
Unit	ted States B	ankruptcy Court for the:	Northern	District of Illin	nois tate)		
	se number nown)			(0)			
Of	ficial F	Form 107				_	Check if this is a amended filing
Sta	ateme	nt of Financ	ial Affairs	for Individua	als Filing	for Bankrupt	CV 12/1
	e is needed	d, attach a separate she	eet to this form. On		al pages, write you		ing correct information. If more r (if known). Answer every question
1.	What is	your current marital st	atus?				
		ried married					
2.	During t	he last 3 years, have yo	ou lived anywhere o	other than where you live	now?		
	✓ No Yes.	List all of the places you	lived in the last 3 yea	ars. Do not include where y	ou live now.		
	Deb	tor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
					Same as D	Pebtor 1	Same as Debtor 1
	Num	nber Street		From	Number Stree		From
	_			_ To			To
	City	State	Zip Code	_	City	State Zip Co	ode
					Same as D	Pebtor 1	Same as Debtor 1
	Num	nber Street		From	Number Stree	<u></u>	From
		ibei Gueet		_ To			To
	City	State	Zip Code	_	City	State Zip C	ode
3.	Within the	last 8 years, did you e	ver live with a spou	• .	a community pro	perty state or territory?	(Community property states and
	<b>✓</b> No	·		Nevada, New Mexico, Pue otors (Official Form 106H).	rto Rico, Texas, Wa	shington, and Wisconsin.)	

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Par	Part 2: Explain the Sources of Your Income							
4.	Did you have any income from employmen Fill in the total amount of income you received to activities. If you are filing a joint case and you ha	rom all jobs and all businesses,	including part-time					
	No ✓ Yes. Fill in the details.							
		Debtor 1		Debtor 2				
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)			
	From January 1 of current year until the date you filed for bankruptcy:	<ul><li>✓ Wages, commissions, bonuses, tips</li><li>✓ Operating a business</li></ul>	\$19344.13	Wages, commissions, bonuses, tips Operating a business				
	For last calendar year: (January 1 to December 31,	✓ Wages, commissions, bonuses, tips  Operating a business	\$36000.00	Wages, commissions, bonuses, tips Operating a business				
	For the calendar year before that:  (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$45000.00	Wages, commissions, bonuses, tips Operating a business				
Э.	Did you receive any other income during this Include income regardless of whether that income benefit payments; pensions; rental income; inter and you have income that you received together, List each source and the gross income from each No Yes. Fill in the details.	ne is taxable. Examples of other est; dividends; money collected list it only once under Debtor 1.	income are alimony; child su from lawsuits; royalties; and	gambling and lottery winnings.				
		Debtor 1		Debtor 2				
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)			
	From January 1 of current year until the date you filed for bankruptcy:							
	For last calendar year: (January 1 to December 31, 2015 )  YYYY							
	For the calendar year before that: (January 1 to December 31,							

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Pa	rt 3:	List Ce	rtain Pa	yments Y	ou Made Before	You Filed for Ban	kruptcy		
6.	Are	either Deb	otor 1's o	Debtor 2's	debts primarily con	sumer debts?			
	No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."								
		Durin	g the 90 d	lays before y	ou filed for bankruptcy	, did you pay any creditor	a total of \$6,425* or more?		
		П	No. Go to	line 7.					
	Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.								
		* Sub	ject to adj	ustment on 4	/01/19 and every 3 ye	ars after that for cases fil	ed on or after the date of adju	stment.	
	✓,	Yes. <b>Debt</b>	or 1 or D	ebtor 2 or b	oth have primarily o	consumer debts.			
		Durin	g the 90 d	lays before y	ou filed for bankruptcy	, did you pay any creditor	a total of \$600 or more?		
		<b>\</b>	No. Go to	line 7.					
		=	Yes. List I	below each o	not include payments		e and the total amount you pa ligations, such as child suppo nkruptcy case.		
						Dates of payment	Total amount paid	Amount you still owe	Was this payment for
		Creditor's Number		Chata	7'n Code				Mortgage Car Credit card Loan repayment Suppliers or vendors
		City		State	Zip Code				Other
		Creditor's	s Name						Mortgage
		Number	Street						Car Credit card
		- Tarribor	Olicot						Loan repayment
									Suppliers or
		City		State	Zip Code				vendors  Other
		Creditor's	s Name						☐ Mortgage
		Number	Street						Credit card
									Loan repayment
		City		State	Zip Code				Suppliers or vendors
		Oity		Siale	Zip Code				Other

Markell Case 16-22979 Doc 1 Filed 07/11.8/616 Entered 07/11.8/116 /147/113:48 Desc Main Debtor 1 Document Page 39 of 65 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

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Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9.	such matters, include	filed for bankruptcy, ling personal injury cas						stody modifications, and contract
	lo es. Fill in the details.							
			Nature	of the case	Court or a	gency		Status of the case
	Case title							Pending
					Court Name	е		On appeal
	Case number				Number Str	reet		- Concluded
					raniber on			_
					City	State	Zip Code	
	Case title							Pending
					Court Name	е		On appeal
	Case number				Number Str			- Concluded
					Number Su	reet		_
					City	State	Zip Code	_
	No. Go to line 11.  Yes. Fill in the inform  Creditor's Name	nation below.		Describe the prop			Date	Value of the property
	Number Street							
				Property was re				
				Property was fo				
	0::		<u> </u>	Property was g	jarnisned. ttached, seized, d	or loviod		
	City	State Zip	Code	Describe the prop		or revieu.	Date	Value of the property
	Creditor's Name						-	
				Explain what happ	pened			
	Number Street							
				Property was re	•			
				Property was fo				
	<del></del>		0 1	Property was a		or loviod		
	City	State Zip	Code	I I Floperty was a	ttached, seized, o	JI IEVIEU.		

Deb	tor 1		<u>d 07/18/16 Entered </u> 07/18/16/1/7/13: cument Page 41 of 65	48 Desc	<u>Main</u>
11.		nin 90 days before you filed for bankruptcy, did any counts or refuse to make a payment because you owe	creditor, including a bank or financial institution, set of	ff any amounts fr	om your
		No Yes. Fill in the details.			
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street	Last 4 digits of account number: XXXX-		
		City State Zip Code			
12.		iin 1 year before you filed for bankruptcy, was any of iver, a custodian, or another official?	your property in the possession of an assignee for the	e benefit of credi	tors, a court-appointed
	$\Box$	No Yes			
Part	5:	List Certain Gifts and Contributions			
13.	Wi	thin 2 years before you filed for bankruptcy, did you	give any gifts with a total value of more than \$600 per	person?	
	<b>✓</b>	No Yes. Fill in the details for each gift.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code  Person's relationship to you			
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code			
		Person's relationship to you			

		FIRST Name	Middle Name D	ocumentme Page 42 of 65		
14.	With	nin 2 years before you filed		give any gifts or contributions with a total value of mor	e than \$600 to ar	y charity?
		No Yes. Fill in the details for each	ch gift or contribution.			
	_	Gifts with a total value of per person	-	Describe the gifts	Dates you gave the gifts	Value
		Charity's Name		-		
				-		
		Number Street		_		
Dont	<u>.</u>	City State  List Certain Losses	Zip Code			
Part	With		or bankruptcy or since y	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
	<u> </u>	No Yes. Fill in the details.				
	Ц	Describe the property you how the loss occurred	ı lost and	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
				Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>		
Part	<b>7</b> :	List Certain Payments	or Transfers			
16.	seek	ing bankruptcy or preparir	ng a bankruptcy petition	or anyone else acting on your behalf pay or transfer any property ?  it counseling agencies for services required in your bankrupto		ne you consulted about
		No	F		-,-	
	<b>V</b>	Yes. Fill in the details.		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Attorney's Fee - 350.00	7/18/2016	\$350.00
		Person Who Was Paid 20 South Clark Street 28th F	Floor	-		
		Number Street		_		
		Chicago Illinois		_		
		City State	Zip Code			
		Email or website address				
		Person Who Made the Paym	nent, if Not You		<u> </u>  -	
		Person Who Was Paid		-		
		Number Street		-		
		City State	Zip Code	-		
		Email or website address		-		
		Person Who Made the Paym	nent, if Not You			

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		Description and value of any prop	erty transferred	Date payment	Amour	nt of paymer
				or transfer was made		
İ	Person Who Was Paid	_				
İ	Number Street	_				
<del>.</del>	City State Zip Code	_				
nclud ansfe	ary course of your business or financial affairs? e both outright transfers and transfers made as secuers that you have already listed on this statement.  No 'es. Fill in the details.	rity (such as the granting of a security inte	erest or mortgage on	your property). Do	not inclu	ide gifts and
_		Description and value of any property transferred		property or paym ebts paid in exch		Date trans was made
Ī	Person Who Received Transfer	_				-
Ī	Number Street	_				
	City State Zip Code Person's relationship to you	_				
Ī	Person Who Received Transfer	_				
Ī	Number Street	_				
	City State Zip Code Person's relationship to you	_				
These	n 10 years before you filed for bankruptcy, did yo e are often called asset-protection devices.)	ou transfer any property to a self-settle	d trust or similar d	evice of which yo	u are a b	eneficiary?
ΙY	es. Fill in the details.	Description and value of the prop				Date trans

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20. Within 1 year before you filed for bankruptcy, were ar or transferred? Include checking, savings, money market, or other financial cooperatives, associations, and other financial institutions.			cial account							
		No Yes. Fill in the details.								
					Last 4	digits of account er	Type o	f account or ment	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid	l		— xxxx	-		necking vings		
		Number Street			_		Br	oney market okerage her		
		City	State	Zip Code						
		Person Who Was Paid	I		XXXX	-	=	necking vings		
		Number Street						oney market okerage		
							Ot	her		
24	D		State	Zip Code	<i>t</i> :1	d for bonder of a				
21.	valu	ables?  No Yes. Fill in the details.	ou nave wi	unin i year ben	ore you me	и тог ванктирісу, а	arry sare depos	it box or other deposito	ory for securities,	cash, or other
	Ц	res. I iii iii tile details.			Who else	had access to it?		Describe the content	:s	Do you still have it?
		Name of Financial Ins	titution		Name			-		☐ No ☐ Yes
		Number Street			Number	Street		-		163
					City	State	Zip Code	-		
		City St	ate	Zip Code						
22.	<b>✓</b>	No	in a storag	e unit or place	other than	your home within	1 year before	you filed for bankruptcy	??	
	Ц	Yes. Fill in the details.			Who else	had access to it?		Describe the content	cs	Do you still have it?
		Name of Storage Fac	ility		Name			-		☐ No
		Number Street			Number	Street		-		Yes
					City	State	Zip Code	-		
		City St	ate	Zip Code						

Deb	tor 1	Markell Case 16-22979 Doc 1 First Name Middle Name	Filed 07/1 Docum		<u>ntered</u> <b>@7√1</b> ge 45 of 65	ൻൾ6െൻ7ം43:48 Desc Mair	1
Part	9:	Identify Property You Hold or Control	I for Some	one Else			
23.	_	you hold or control any property that someone  No  Yes. Fill in the details.	e else owns?	Include any pro	perty you borro	wed from, are storing for, or hold in true	st for someone.
	ш	res. I il ili die details.	Where is t	he property?		Describe the contents	Value
		Owner's Name	Number St	reet		-	
		Number Street				-	
			- City	State	Zip Code	-	
		City State Zip Code	–	State	Zip Code		
Darí	10:	Give Details About Environmental In	oformation				
		urpose of Part 10, the following definitions apply:	ITOTTIIALIOII				
	ha in Si or H to	nvironmental law means any federal, state, or local azardous or toxic substances, wastes, or material in cluding statutes or regulations controlling the clear ite means any location, facility, or property as define rused to own, operate, or utilize it, including disposazardous material means anything an environment xic substance, hazardous material, pollutant, contail notices, releases, and proceedings that you know any governmental unit notified you that you may governmental unit notified you that you may see Fill in the details.  Name of site  Number Street	nto the air, land nup of these st ed under any er sal sites. tal law defines a aminant, or sim y about, regardl	d, soil, surface was ubstances, waste ubstances, waste nvironmental law, as a hazardous wallar term.  Less of when they or potentially liabetal unit	ater, groundwater, es, or material.  whether you now raste, hazardous so occurred.	or other medium, own, operate, or utilize it substance,	Date of notice
			City	State	Zip Code	-	
		City State Zip Code	_		•		
25.	Нам	e you notified any governmental unit of any re	ologeo of baza	rdous material	2		
<b>2</b> J.	_	No	riease of Haza	iluous materiai	·		
	Ц	Yes. Fill in the details.	Governme	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmen	tal unit		-	
		Number Street	Number St	reet		-	
			City	State	Zip Code	-	
		City State Zip Code	<u>-</u>				

Debto	r 1	Markell Case 16-22979 First Name	Doc 1 F Middle Name		<u>Entered</u>	M166 Ak76v13: <u>48</u>	Desc Main
26. I	Hav	e you been a party in any judio	cial or administrat	tive proceeding under	any environmental law	? Include settlements	and orders.
Į	<b>✓</b>	No					
l	_	Yes. Fill in the details.		Court or agency		Nature of the case	Status of the
				Court of agency		ivature or the case	case
		Case title					Pending
				Court Name			On appeal
		Case number		Number Street			Concluded
				City State	e Zip Code		-
Part 1	1:	Give Details About Your	Business or	Connections to Ar	ny Business		
27. \	With	nin 4 years before you filed for	bankruptcy, did v	ou own a business or	have any of the follow	ing connections to any	/ business?
		A sole proprietor or self-em			-		
		A member of a limited liabil			•	-ume	
		A partner in a partnership					
		An officer, director, or mana An owner of at least 5% of			าก		
		No. None of the above applies.		securities of a corporation	511		
i	$\stackrel{\mathbf{*}}{\exists}$	Yes. Check all that apply above a		below for each business	S.		
				Describe the na	ture of the business		entification number Do not all Security number or ITIN.
						EIN:	il Security number of Trin.
		Business Name				2.14.	
		Number Street		Name of accoun	ntant or bookkeeper	Dates busine	ss existed
		City State	Zin Codo	——	nant of bookkeeper	From	То
		City State	Zip Code			1.10	
				Describe the na	ture of the business		entification number Do not al Security number or ITIN.
		Business Name				EIN:	
		Number Street				Dates busine	ss existed
				Name of accour	ntant or bookkeeper	_	_
		City State	Zip Code			From	То
				Describe the na	ture of the business		entification number Do not all Security number or ITIN.
						EIN:	in decurity frumber of Fried.
		Business Name					
		Number Street		Name of accoun	ntant or bookkeeper	Dates busine	ss existed
		City State	Zip Code			From	To

Debto		<u>d 07/1&amp;%1ରେ Entered </u> 07/41/8/116 <i>ୀ</i> 1ନୈ/43: <u>48 Desc Main</u> ocumetht Page 47 of 65					
		give a financial statement to anyone about your business? Include all financial institutions,					
]	No Yes. Fill in the details below.						
•	-	Date issued					
	Name	MM/DD/YYYY					
	Number Street	<del>-</del>					
	City State Zip Code	-					
Part 1	12: Sign Below						
ar	nd correct. I understand that making a false statement, c	ffairs and any attachments, and I declare under penalty of perjury that the answers are true concealing property, or obtaining money or property by fraud in connection with a risonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	Signature of Debtor 1	Signature of Debtor 2					
	Date 7/18/2016	Date					
D V	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?  No Yes						
D	olid you pay or agree to pay someone who is not an attorn	ney to help you fill out bankruptcy forms?					
<u> -</u>	No No						
	Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					

### **UNITED STATES BANKRUPTCY COURT**

### Northern District of Illinois

		Northern District of Illinois		
n re	Markell Thompson  Debtor	Case	e No	(If known)
	Debioi	Cha	oter	Chapter 13
		J.I.G.		Chapter 10
	DISCLOSURE OF CO	MPENSATION OF ATTORN	EY FOR	DEBTOR
1.	compensation paid to me within one year b	ankr. P. 2016(b), I certify that I am the attorn before the filing of the petition in bankruptcy, e debtor(s) in contemplation of or in connecti	or agreed to b	e paid to me, for services
	For legal services, I have agreed to accep	t		\$4,000.0
	Prior to the filing of this statement I have	received		\$350.0
	Balance Due			\$3,650.0
2.	The source of the compensation paid to me	e was:		
	<b>Debtor</b>	Other (specify)		
3.	The source of the compensation paid to me	e is:		
	<b>Debtor</b>	Other (specify)		
4.	I have not agreed to share the above-members and associates of my law file	disclosed compensation with any other person.	on unless they a	are
		osed compensation with a other person or person or person or person of the agreement, together with a lin, is attached.		
5.		re agreed to render legal service for all aspe uation, and rendering advice to the debtor in		· · ·
	b. Preparation and filing of any petitio	n, schedules, statements of affairs and plan	which may be	required;
	c. Representation of the debtor at the	meeting of creditors and confirmation hearin	g, and any adjo	ourned hearings thereof;
	d. Representation of the debtor in adv	ersary proceedings and other contested ban	kruptcy matter	s;
6.	By agreement with the debtor(s), the above	e-disclosed fee does not include the followin	g services:	
		CERTIFICATION		
	certify that the foregoing is a complete sta debtor(s) in this bankruptcy proceedings.	tement of any agreement or arrangement fo	r payment to m	ne for representation of
_	7/18/2016	/s/ Daniel Giann	ola	
	Date	Signature of Attor	ney	
		Semrad Law Fir	m	

Name of law firm

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

## Case 16-22979 Doc 1 Filed 07/18/16 Document

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

## Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

# Case 16-22979 Doc 1 Filed 07/18/16 Entered 07/18/16 17:13:48 Desc Main UNITED STATES BANKBURG COURT Northern District of Illinois

In re:	Thompson, Markell	Case No.				
	Debtor(s)	0000 110.				
		Chapter.	Chapter13			
	VERIFICATION OF CREDITOR MATRIX					
	The above named Debtors hereby verify that the a	nd correct to the best of their knowledge.				
Date:	7/18/2016	/s/ Thompson, Mark	ell			
		Thompson, Markell				

Signature of Debtor

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GO FINANCIAL 4020 E INDIAN SCHOOL RD PHOENIX , AZ 85018 USA

NCB MANAGEMENT SERVICE 1 ALLIED DR TREVOSE, PA 19053 USA

COMMONWEALTH FINANCIAL 245 Main St Scranton , PA 18519 USA

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602 USA

IRS 1 PO Box 7346 Philadelphia , PA 19101 USA

Illinois Department of Revenue- Bankruptcy Section PO Box 64338 Chicago , IL 60664 USA

Comcast 11621 E. Marginal Way # 5 Bankruptcy Dept Seattle , WA 98168 USA

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luestions for Reporting Purpos	es	
No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily obtain money for a busine investment.  No. Go to line 16c.  Yes. Go to line 17.	y <b>business debts?</b> Business debts a	or household purpose."  are debts that you incurred to ration of the business or
Yes. I am filing under Chapter 7. D	O YOU estimate that after any exempt property is	s excluded and administrative expenses are
✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
✓ \$0-\$50,000  ☐ \$50,001-\$100,000  ☐ \$100,001-\$500,000  ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
✓ \$0-\$50,000  ☐ \$50,001-\$100,000  ☐ \$100,001-\$500,000  ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
If I have chosen to file under Charles or 13 of title 11, United States Corproceed under Chapter 7.  If no attorney represents me and fill out this document, I have obtain I request relief in accordance with I understand making a false state connection with a bankruptcy cast or both. 18 U.S.C. §§ 152, 1341,  Is/ Markell Thompson Signature of Debtor 1  Executed on 7/18/2016	apter 7, I am aware that I may proceed be de. I understand the relief available of a line of the chapter of title 11, United States are can result in fines up to \$250,000, 1519, and 3571.	ed, if eligible, under Chapter 7, 11,12, under each chapter, and I choose to ne who is not an attorney to help me 11 U.S.C. § 342(b). Se Code, specified in this petition. Sing money or property by fraud in or imprisonment for up to 20 years,
	Are your debts primaril as "incurred by an individ	Mode Name   DOCUMENT Name   Agg 55 of 65     Most   State   Document   Mode Name   Mode

Case 16-22979 Doc 1 Filed 07/18/16 Entered 07/18/16 17:13:48 Desc Main Fill in this information to identify your case: Debtor 1 Markell Thompson First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Official Form 106Dec Check if this is an amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? ✓ No Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. Signature of Debtor 1 Signature of Debtor 2 Date 7/18/2016 Date MM/DD/YYYY MM/DD/YYYY

Debtor 1	MarkellaSe II	0-22979	Middle Name DO	LOハ石製作 Bou F	ntered 07/18/16 17:13:48 ge 57 of 65	Desc Main
						P - vyi
8. Wit cred	hin 2 years befor ditors, or other pa	e you filed for b arties.	ankruptcy, did you	give a financial state	ement to anyone about your business	? Include all financial institutions,
	No					
	Yes. Fill in the det	ails below.				
				Date issued		
	Name			MM/DD/YYYY		
	Number Street		·			
	City	State	Zip Code	_		
art 12:	Sign Below					
bankr	×	Markell Thomps ture of Debtor 1	to \$250,000, or imp	risonment for up to a	s; or obtaining money or property by figure 20 years, or both. 18 U.S.C. §§ 152, 13.	41, 1519, and 3571.
	Date	7/18/2016		·	Date	
Did yo	ou attach additior	nal pages to You	ır Statement of Fina	ancial Affairs for Ind	lividuals Filing for Bankruptcy (Offici	al Form 107\?
<b>√</b> N					e managran a a a managran (e mon	ar r om 107);
☐ Ye	es					
Did yo	ou pay or agree to	pay someone	vho is not an attorn	ey to help you fill ou	it bankruptcy forms?	
✓ N						
☐ Ye	es. Name of persor	I			Attach the Bankruptcy Petit	ion Preparer's Notice,
					Declaration, and Signature	

Case 16-22979 Doc 1 Filed 07/18/16 Entered 07/18/16 17:13:48 Desc Main UNITED STATES EANIER Prof Court
Northern District of Illinois

1111e. 	Debtor(s)	Case No
	2000(3)	Chapter. Chapter13
	VERIFIC	CATION OF CREDITOR MATRIX
	The above named Debtors hereby verify th	at the attached list of creditors is true and correct to the best of their knowledg
Date:	7/18/2016	Thompson, Markell  Signature of Debtor

Del	otor 1	MarkeCase 16-22979 Doc 1 Filed 07/18/16 on Entered 07/18/16 17:13:48 Desc Main		
16.	Cal	First Name Middle Name DOCUMentName Page 59 of 65  culate the median family income that applies to you. Follow these steps:		
	40° Fillian Lander 197			
		Fill in the number of people in your household.		
	160.	Fill in the median family income for your state and size of household  To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.	\$63,896.00	
17.	Hov	v do the lines compare?		
	17a.	Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).		
	17b.	Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, <i>Disposable income is determined under 11 U.S.C.</i> § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.		
Part	3: (	Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)		
18.		y your total average monthly income from line 11.	\$2,970.57	
19.	Ded: com	uct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the mitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.		
	19a.	If the marital adjustment does not apply, fill in 0 on line 19a.	-\$0.00	
	19b.	Subtract line 19a from line 18.	\$2,970.57	
20.	Calc	ulate your current monthly income for the year. Follow these steps:		
	20a.	Copy line 19b.	\$2,970.57	
		Multiply by 12 (the number of months in a year).	x 12	
	20b.	The result is your current monthly income for the year for this part of the form.	\$35,646.84	
	20c.	Copy the median family income for your state and size of household from line 16c.	\$63,896.00	
21.	How	do the lines compare?		
	b N	ine 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.		
		ine 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4.		
art 4	: S	ign Below		
	E	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.		
		* Is/ Markell Thompson Washall Thompson *		
		Signature of Debtor 1 Signature of Debtor 2		
		Date 7/18/2016		
		May		
	lf lf	you checked 17a, do NOT fill out or file Form 122C-2.  you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.		

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$ 350.00 toward the flat fee, leaving a balance due of \$ 3650.00 ; and \$ 61.76 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 30L 1 8 2016	
Signed: Morkey Thony	ner 1
	Deal Ship
Debtor(s)	Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.